

BANCPLUS CORPORATION

	Disbursement Date 09/29/2010	RSSD (Holding Company) 1097306	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$2,406	\$2,570	6.8%		
Loans	\$1,358	\$1,567	15.3%		
Construction & development	\$129	\$112	-12.9%		
Closed-end 1-4 family residential	\$356	\$393	10.3%		
Home equity	\$56	\$67	19.8%		
Credit card	\$0	\$0			
Other consumer	\$34	\$37	7.7%		
Commercial & Industrial	\$193	\$233	20.4%		
Commercial real estate	\$368	\$468	27.2%		
Unused commitments	\$361	\$436	20.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$13	-8.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$758	\$748	-1.4%		
Cash & balances due	\$100	\$60	-39.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$38	\$39	4.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$40	\$44	9.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,169	\$2,325	7.2%		
Deposits	\$1,908	\$2,040	6.9%		
Total other borrowings	\$254	\$276	8.7%		
FHLB advances	\$170	\$171	0.2%		
Equity					
Equity capital at quarter end	\$238	\$245	3.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	9.6%	--		
Tier 1 risk based capital ratio	14.7%	12.2%	--		
Total risk based capital ratio	15.9%	13.0%	--		
Return on equity ¹	9.1%	8.1%	--		
Return on assets ¹	0.9%	0.8%	--		
Net interest margin ¹	3.6%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	120.8%	170.7%	--		
Loss provision to net charge-offs (qtr)	20.8%	52.5%	--		
Net charge-offs to average loans and leases ¹	0.8%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	2.8%	0.4%	0.1%	0.0%	--
Closed-end 1-4 family residential	1.2%	1.2%	0.3%	0.1%	--
Home equity	0.5%	0.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.2%	0.6%	0.8%	--
Commercial & Industrial	0.4%	0.3%	0.3%	0.1%	--
Commercial real estate	0.7%	0.5%	0.1%	0.0%	--
Total loans	1.1%	0.6%	0.3%	0.1%	--